

MERCO  
Mission Statement

“To provide service and products that contribute to our members’ financial success.”



July 2017

## Let Us Show You Our Appreciation!

At MERCO Credit Union, our only purpose is to serve our members! Please give us a chance to show you how much we appreciate you. Visit a branch near you for FREE hot dogs, sodas, popcorn and raffle prizes. We enjoy offering Member Appreciation Days to tell you thanks for being part of our MERCO family!

The locations and dates of our Member Appreciation Days are:

- **Merced Branch**  
Friday, September 8
- **Atwater Branch**  
Friday, September 15
- **Mariposa Branch**  
Friday, September 22



## Start Your Summer Off in a New Car!

### Drive Off with an Auto Loan as Low as 2.29% APR\*

Don't you deserve a new car? You can take advantage of a great deal when you buy from a Merced County auto dealer and get an auto loan from MERCO:

- Special pricing at many local dealerships
- Easy payment terms up to 84 months
- No payment for up to 90 days\*\*

### Low Rate Available on Refinances, Too!

Love your car, but not the monthly payments? Refinance your loan from another lender and save with low MERCO rates.

### Vehicle Loan Approval = Automatic Visa® Card

When you qualify for your auto loan, you automatically qualify for a MERCO Visa Credit Card. Call one of our branches or stop by and apply today!

*\*APR = Annual Percentage Rate. Offers valid through 9/30/17. Rate and term may vary based on credit rating and loan amount. Stated rate may include a .25% APR reduction for automatic payment and .50% APR reduction for buying locally in Merced County. Other restrictions may apply. Payment Example: A \$20,000 loan at 2.29% APR for 84 months = \$257.91 per month. \*\*Some restrictions apply.*



## Workers, Students, Residents in Four Counties Are Now Eligible to Join MERCO!

MERCO recently received approval to expand our field of membership to serve everyone in Merced, Mariposa, Madera and Stanislaus Counties. That means we are now able to serve everyone who lives, works, worships or attends school in those four counties. We are excited to expand our reach in these areas.

If you have friends, family and co-workers in these four counties, be sure to tell them about the many benefits of membership at MERCO Credit Union. Those advantages include low-cost vehicle loans, home loans, Visa Cards, free checking, online banking and bill payer, IRAs, CDs, youth and senior accounts and much more!

# Summer Is an Excellent Time to Buy a Home... MERCO Is the Place to Get Your Home Loan

Make this a summer to remember by purchasing your dream home. And, when MERCO's trustworthy home loan professionals are there to help, you might think you're dreaming.

## We Know the Local Market Because We Are Your Local Lender

You'll benefit from:

- Competitive rates and fees
- The ability to make your monthly mortgage payment automatically with payroll deduction or automatic transfer
- Loans for new purchase or refinancing

## Act Now and We Will Refund the Cost of Your Appraisal!

As a special incentive, MERCO will refund your appraisal costs up to \$500 for home loans that are funded by September 30, 2017. Call (209) 723-4285 or come by one of our branches in Atwater, Merced or Mariposa to apply for your home loan today.



## MERCO's Election Results Are In

### Congratulations to Our Dedicated Volunteer Officials

We would like to thank everyone who attended the 63rd Annual MERCO Credit Union Meeting and Election on Monday, May 22nd. Our newly elected volunteer officials are:

#### Board of Directors

Ron Kinchloe – Chairman  
Kent Christensen – Vice Chair  
Susan Chambers – Secretary  
M. Stephen Jones – Treasurer  
Marie McDonagh

Barbara Jamison  
John Pedrozo  
John Price  
Hub Walsh

#### Supervisory Committee

Joe Sapien – Chairman  
David Baker



### MERCO Offices Will Be Closed on the Following Holidays:

**Tuesday, July 4** – Independence Day  
**Monday, September 4** – Labor Day  
**Monday, October 9** – Columbus Day  
**Thursday, November 23** – Thanksgiving Day  
**Monday, December 25** – Christmas Day  
**Monday, January 1** – New Year's Day

You can access your accounts or get money anytime with:

- Internet Banking at [www.merco.org](http://www.merco.org)
- Fee-FREE cash withdrawals at all MERCO, Bank of the West and Merced County Target Store ATMs. Visit [www.merco.org](http://www.merco.org) for ATM locations.

### Merced Branch

1911 M Street  
Merced CA 95340  
(209) 723-4285 or (800) 273-4993

#### Business Hours:

Mon.-Thurs.: 9 a.m.-5 p.m.  
Fri.: 9 a.m.-6 p.m.

#### Drive-Up Teller Hours:

Mon.-Fri.: 8 a.m.-6 p.m.

Fee-Free 24-hour ATM

### Atwater Branch

(Atwater Marketplace)  
1655 Bellevue Road  
Atwater CA 95301  
(209) 723-4285 or (800) 273-4993

#### Business Hours:

Mon.-Thurs.: 9 a.m.-5 p.m.  
Fri.: 9 a.m.-6 p.m.

Fee-Free 24-hour ATM

### Mariposa Branch

5011 Coakley Circle  
Mariposa CA 95338  
(209) 723-4285 or (800) 273-4993

#### Business Hours:

Mon.-Fri.: 9 a.m.-5 p.m.

Fee-Free 24-hour ATM

### Other ATM Locations

#### Merced County

**Administration Building**  
2222 M Street, Merced CA

Note: This ATM does not process deposits; withdrawals only.

#### Mercy Hospital Lobby

333 Mercy Avenue, Merced CA

Note: This ATM does not process deposits; withdrawals only.

#### Superior Court Building

2260 N Street, Merced CA

Note: Fee-free ATMs available during business hours.

### Tellerphone

24-hour touchtone access to your account (209) 723-4285 or outside 209 area code (800) 273-4993 or (800) 778-1618

[www.merco.org](http://www.merco.org)



This credit union is federally insured by the National Credit Union Administration.